

### REMARKS

Claims 1, 3, 4-6, 8-11, 13-16, 18-21, 23-26, and 28-34 are pending, with claims 1, 6, 11, 16, 21, and 26 being independent. New claims 29-34 are being added by this amendment. No new matter has been added. Claims 2, 7, 12, 17, 22, and 27 are cancelled by this amendment without waiver or prejudice.

Claims 1-28 stand rejected under 35 U.S.C. § 102(b) as being anticipated by Walker et al. (US 2002/0169664). Applicants assume that the Examiner meant to make the rejection under 102(e), instead of 102(b), because Walker was published after the filing date of this application. Independent claims 1, 6, 11, 16, 21, and 26 have been amended to obviate this rejection.

As amended, claims 1, 6, 11, 16, 21, and 26 recite a method (claims 1 and 16), an apparatus (claims 6 and 21), and an article (claims 11 and 26) for enabling exchange of electronic data between market participants that includes, among other features, receiving electronic data from a market participant in a first format representing at least one business transaction. The electronic data representing the business transactions is validated and mapped from the first format to a standard format. It is determined whether the electronic data representing the business transaction satisfies at least one configurable business rule, where the configurable business rule defines relationship information between the electronic data representing the business transaction and electronic data for a subsequent business transaction. The electronic data representing the subsequent business transaction is established based on the determination of whether the electronic data representing the business transaction satisfies the configurable business rule. The market participant is enabled to track a status of the electronic data representing the business transaction and the subsequent business transaction. Applicants respectfully request reconsideration and withdrawal of the rejection because Walker fails to describe or suggest enabling exchange of electronic data between market participants having one or more of these features.

Walker describes providing an offer pointer on a billing statement to consumers based on transactions executed by the consumer. To do so, the system of Walker receives information regarding a transaction executed by a consumer, determines an offer pointer based on the

received information, and generates a billing statement associating the transaction with the offer pointer. See Walker, paragraphs [0192]-[0193]. The offer pointer may be a 1-800 number next to a description of a transaction on a credit card billing statement or it may be a hyperlink position adjacent to a total amount owed listed on an electronically-displayed billing statement. See Walker, Abstract. Walker does not describe or suggest at least the features of validating electronic data representing a business transaction, mapping the electronic data from a first format to a standard format and enabling the market participant to track a status of the electronic data representing the business transaction and the subsequent business transaction.

For at least these reasons, Applicants respectfully request withdrawal of § 102(e) rejection of claims 1, 6, 11, 16, 21, and 26, and their respective dependent claims.

Claims 1, 6, 11, 16, 21, and 26 stand rejected under 35 U.S.C. § 102(b) as being anticipated by Miksovsky et al. (5,918,216). Independent claims 1, 6, 11, 16, 21, and 26 have been amended to obviate this rejection.

Miksovsky describes a method for recognizing a recurring financial transaction using a computer. The method includes entering financial transaction parameters into the computer as a new entry in a transaction database. The new entry is compared to previous entries to see if previously entered transactions are substantially similar to identify a recurring transaction. If a recurring transaction is identified, the user is prompted to add the recurring financial transaction to a database of recurring transactions. See Miksovsky, col. 2, lines 11-31. Miksovsky does not describe or suggest at least the features of validating the electronic data representing the business transaction, mapping the electronic data from the first format to a standard format, establishing electronic data representing a subsequent business transaction, and enabling the market participant to track a status of the electronic data representing business transaction and the subsequent business transaction.

For at least these reasons, Applicants respectfully request reconsideration and withdrawal of § 102(b) rejection of claims 1, 6, 11, 16, 21, and 26.

Claims 4, 5, 9, 10, 14, 15, 19, 20, 24, and 25, which depend from their respective independent claims 1, 6, 11, 16, and 21, stand rejected under 35 U.S.C. § 103(a) as being

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Serial No. : 10/027,664  
Filed : December 20, 2001  
Page : 14 of 14

Attorney's Docket No.: 12587-022001 / 01316-00/US


unpatentable over Miksovsky in view of Walker. Miksovsky and Walker, either alone or in combination, fail to describe or suggest the features recited in amended independent claims 1, 6, 11, 16, and 21. For at least these reasons, and based on their dependence of the amended independent claims, Applicants respectfully request reconsideration and withdrawal of rejection of claims 4, 5, 9, 10, 14, 15, 19, 20, 24, and 25.

No fees are believed to be due. During the prosecution of this application, please apply any deficiencies or credits to deposit account 06-1050.

Respectfully submitted,

Date: \_\_\_\_\_

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Joseph F. Key  
Reg. No. 44,827

Customer Number: 26212  
Fish & Richardson P.C.  
Telephone: (202) 783-5070  
Facsimile: (202) 783-2331

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